

Applic. No. 10/821,610  
Response Dated July 24, 2007  
Responsive to Office Action of April 23, 2007

#### Abstract

There is provided a system and method offering the services that existing debit and credit cards offer today; with the exception that instead of paying interests and fees to credit lenders, the consumer who uses this system agrees to pay himself for the use of his own funds. With this service, a consumer having savings in a bank account can make debit transactions against his own account and repay himself for the use of the funds, plus finance charges (interests) if payments are late. This system gives the consumer the option to increase wealth, while keeping out of debt, and provides a safe alternative to cash; a means of building credit history; an option for emergencies; a flexible alternative when cash or checks are not accepted; and an implicit guarantee of satisfaction because, as a consumer, one can stop payment.